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|---|---|----|---|--------------------------|-----------------------|
| Substitute for form 1449A&B/PTO   |   |    |   | <b>Complete if Known</b> |                       |
| <b>INFORMATION DISCLOSURE<br/>STATEMENT BY APPLICANT</b><br><br>(Use as many sheets as necessary) |   |    |   | Application Number       | 10/045,633            |
|   |   |    |   | Filing Date              | October 26, 2001      |
|   |   |    |   | First Named Inventor     | Neofytides, Cheryl L. |
|   |   |    |   | Art Unit                 | 3692                  |
|   |   |    |   | Examiner Name            | Dass, Harish T.       |
| Sheet   | 1 | of | 3 | Attorney Docket Number   | 020375-000210US       |

| U.S. PATENT DOCUMENTS |                       |                 |                             |   |   |
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| Examiner Initials*    | Cite No. <sup>1</sup> | Document Number | Publication Date MM-DD-YYYY | Name of Patentee or Applicant of Cited Document | Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear |
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| Examiner Signature       | /Harish Dass/         |                         |                             | Date Considered                                 | 02/02/2008                                     |

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|   |   |    |   | Art Unit                 | 3692                  |
|   |   |    |   | Examiner Name            | Dass, Harish T.       |
| Sheet   | 2 | of | 3 | Attorney Docket Number   | 020375-000210US       |

|  |    |                           |                     |                                   |          |                 |  |                          |
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| Examiner Initials *             | Cite No. <sup>1</sup> | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.          | T <sup>2</sup>           |
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|                    |               |                 |            |
|--------------------|---------------|-----------------|------------|
| Examiner Signature | /Harish Dass/ | Date Considered | 02/02/2008 |
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|                                 | BM                       | Press Release: "Western Union Announces ATM Card Payout for Money Transfer Transactions"; 2001, URL: <a href="http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995">http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995</a>            | <input type="checkbox"/> |
|                                 | BN                       | RADECKI, LAWRENCE et al., "Paying Electronic Bills Electronically," . Current Issues in Economics and Finance. Volume 5, Number 1, January 1999   | <input type="checkbox"/> |
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|                       |               |                    |            |
|-----------------------|---------------|--------------------|------------|
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